

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

Machi, Jr., Frank M.

Case No. 14-23154-CMB

Reporting Period: 1 - 31 - 2018MONTHLY OPERATING REPORT
(INDIVIDUAL WAGE EARNERS)

File with Court and submit copy to United States Trustee within 14 days after end of month

Submit copy of report to any official committee appointed in the case.

| REQUIRED DOCUMENTS | Form No. | Document Attached | Explanation Attached |
|--|--------------|-------------------|----------------------|
| Schedule of Cash Receipts and Disbursements | MOR-1 (INDV) | | |
| Schedule of Cash Receipts and Disbursements - continuation | (CONT) | | |
| Bank Reconciliation | | | |
| Copies of bank statements | | | |
| Cash disbursements journals | | | |
| Copies of tax returns filed during reporting period | | | |
| Summary of Unpaid Postpetition Debts | MOR-4 | | |
| Debtor Questionnaire | MOR-5 | | |

I declare under penalty of perjury (28 U.S.C. Section 1746) that the documents attached to this report are true and correct to the best of my knowledge and belief.

Frank M. Machi Jr.

Signature of Debtor

2-7-18

Date

Date

B-T

Signature of Preparer

2-15-18

Date

Debtor

Reporting Period: 1-31-18

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount. A bank reconciliation must be attached for each account.

| | Current Month Actual | Cumulative Filing to Date Actual |
|---|-------------------------|-------------------------------------|
| Cash - Beginning of Month | | |
| RECEIPTS | | |
| Wages (Net) | | |
| Interest and Dividend Income | | |
| Alimony and Child Support | | |
| Social Security and Pension Income | | |
| Sale of Assets | | |
| Other Income (attach schedule) | <u>5381.95</u> | <u>330526.49</u> |
| Total Receipts | <u>5321.95</u> | <u>330526.49</u> |
| DISBURSEMENTS | | |
| ORDINARY ITEMS: | | |
| Mortgage Payment(s) | <u>1394.73</u> | <u>11890.73</u> |
| Rental Payment(s) | | |
| Other Secured Note Payments | | <u>645.25</u> |
| Utilities | <u>495.76</u> | <u>36414.04</u> |
| Insurance | <u>957.60</u> | <u>16984.70</u> |
| Auto Expense | <u>393.33</u> | <u>28291.87</u> |
| Lease Payments | | |
| IRA Contributions | | |
| Repairs and Maintenance | | <u>36852.15</u> |
| Medical Expenses | <u>80.06</u> | <u>72524.7</u> |
| Household Expenses | <u>395.35</u> | <u>7775.16</u> |
| Charitable Contributions | | |
| Alimony and Child Support Payments | | |
| Taxes - Real Estate | | <u>2915.65</u> |
| Taxes - Personal Property | | <u>150.00</u> |
| Taxes - Other (attach schedule) | | |
| Travel and Entertainment | <u>156.00</u> | <u>2545.84</u> |
| Gifts | | <u>866.06</u> |
| Other (attach schedule) | <u>165.16</u> | <u>29544.30</u> |
| Total Ordinary Disbursements | <u>4069.95</u> | <u>162128.19</u> |
| REORGANIZATION ITEMS: | | |
| Professional Fees | | <u>9700.21</u> |
| U. S. Trustee Fees | | <u>6533.93</u> |
| Other Reorganization Expenses (attach schedule) | | <u>2125.00</u> |
| Total Reorganization Items | <u>- 0 -</u> | <u>18359.14</u> |
| Total Disbursements (Ordinary + Reorganization) | <u>4069.95</u> | <u>200487.33</u> |
| Net Cash Flow (Total Receipts - Total Disbursements) | <u>939.19</u> | <u>136639.16</u> |
| Cash - End of Month (Must equal reconciled bank statement) | | <u>894.16</u> |

Machi, Jr., Frank M.

Debtor

Reporting Period: 1-31-18

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS - continuation sheet

| Category | Current Month Actual | Cumulative Filing to Date | |
|-------------------------------|-------------------------|---------------------------|--------|
| | | Actual | Actual |
| Other Income | | | |
| Rent | 4259.01 | | |
| cont | 850.00 | | |
| Refunds - Credit | 212.95 | | |
| Other Taxes | | | |
| Other Ordinary Disbursements | | | |
| SIC | 6.50 | | |
| Real Estate Fees | 50.06 | | |
| Shoo | 106.66 | | |
| Other Reorganization Expenses | | | |

Machi, Jr., Frank M.

Debtor

Case No. 14-23154-CMB

Reporting Period: 1-31-18**STATUS OF POSTPETITION TAXES**

The beginning tax liability should be the ending liability from the prior month or, if this is the first report, the amount should be zero
 Attach photocopies of IRS Form 6123 or payment receipt to verify payment or deposit of federal payroll taxes.
 Attach photocopies of any tax returns filed during the reporting period.

| | Beginning Tax Liability | Amount Withheld or Accrued | Amount Paid | Date Paid | Check No. or EFT | Ending Tax Liability |
|------------------------------|-------------------------------|----------------------------------|----------------|--------------|---------------------|----------------------------|
| Federal | | | | | | |
| Withholding | | | | | | |
| FICA-Employee | | | | | | |
| FICA-Employer | | | | | | |
| Unemployment | | | | | | |
| Income | | | | | | |
| Other: | | | | | | |
| Total Federal Taxes | | | | | | |
| State and Local | | | | | | |
| Withholding | | | | | | |
| Sales | | | | | | |
| Excise | | | | | | |
| Unemployment | | | | | | |
| Real Property | | | | | | |
| Personal Property | | | | | | |
| Other: | | | | | | |
| Total State and Local | | | | | | |
| Total Taxes | | | | | | |

SUMMARY OF UNPAID POSTPETITION DEBTS

Attach aged listing of accounts payable.

| | Number of Days Past Due | | | | | Total |
|---|-------------------------|------|-------|-------|---------|-------|
| | Current | 0-30 | 31-60 | 61-90 | Over 90 | |
| Accounts Payable | | | | | | |
| Wages Payable | | | | | | |
| Taxes Payable | | | | | | |
| Rent/Leases-Building | | | | | | |
| Rent/Leases-Equipment | | | | | | |
| Secured Debt/Adequate Protection Payments | | | | | | |
| Professional Fees | | | | | | |
| Amounts Due to Insiders* | | | | | | |
| Other: | | | | | | |
| Other: | | | | | | |
| Total Postpetition Debts | | | | | | |

Explain how and when the Debtor intends to pay any past-due postpetition debts.

* "Insider" is defined in 11 U.S.C. Section 101(31).

ACCOUNTS RECEIVABLE RECONCILIATION AND AGING

| Accounts Receivable Reconciliation | Amount |
|--|--------|
| Total Accounts Receivable at the beginning of the reporting period | |
| + Amounts billed during the period | |
| - Amounts collected during the period | |
| Total Accounts Receivable at the end of the reporting period | |
| Accounts Receivable Aging | Amount |
| 0 - 30 days old | |
| 31 - 60 days old | |
| 61 - 90 days old | |
| 91+ days old | |
| Total Accounts Receivable | |
| Amount considered uncollectible (Bad Debt) | |
| Accounts Receivable (Net) | |

DEBTOR QUESTIONNAIRE

| Question | Yes | No |
|--|-----|----|
| 1. Have any assets been sold or transferred outside the normal course of business this reporting period? If yes, provide an explanation below. | | |
| 2. Have any funds been disbursed from any account other than a debtor in possession account this reporting period? If yes, provide an explanation below. | | |
| 3. Have all postpetition tax returns been timely filed? If no, provide an explanation below. | | |
| 4. Are workers compensation, general liability and other necessary insurance coverages in effect? If no, provide an explanation below. | | |

FRANK M. MACHI JR.

3823 Mintwood St. Pittsburgh, PA 15201 412-681-8151

DATE 1-31-2018

UNPAID DEBTS

1. ~~3810 HOWLEY STREET, PITTSBURGH PA. 15201 OCWEN MORTGAGE~~ *Sold*

2. ~~357 COOLSPRING STREET UNIONTOWN PA. 15401 SPS MORTGAGE~~ *PA 10/12/2018*

3. MARK MACHI HAS A NOTE ON 5164 BUTLER STREET PITTSBURGH PA. 15224
AND 4735 LIBERTY AVE PITTSBURGH PA. 15201

4. FIRST COMMONWEALTH BANK I CLOSED ACCOUNT WITH APPROXIMATE
\$1,000.00 NEGATIVE BALANCE.

~~5. POINT BREEZE VET CLINIC HAS OUTSTANDING BALANCE APPROXIMATE
\$50.00 - paid~~

~~6. PLANET FITNESS \$10.00 PER MONTH CONTRACT - canceled~~

3 - (3) mortgages, currently pd monthly



FRANK MACHI JR
DEBTOR IN POSSESSION
CASE NUMBER 14-23154
3823 MINTWOOD ST
PITTSBURGH PA 15201-1221

Shadyside Office

Account Number: [REDACTED]
Type: Checking & Simple

Page 1 of 4
Statement from:
December 30, 2017 to January 31, 2018

Enclosures 0

ACCOUNT SUMMARY

| | |
|------------------------------------|-------------|
| Previous Statement Balance | \$ 1.71 |
| Deposits and Other Additions | + 5,321.95 |
| Checks Paid and Other Subtractions | - 4,429.56 |
| Ending Balance on January 31, 2018 | \$ 894.10 |
| Low Balance | \$ 1.71 |
| Average Ledger Balance | \$ 1,136.58 |

DAILY ACTIVITY ON YOUR ACCOUNT NUMBER [REDACTED]

| | | Subtractions | Additions | Balance |
|-------|--|--------------|-------------|-------------|
| 12-30 | Previous Statement Balance | | | \$ 1.71 |
| 01-03 | #ATM Deposit | | \$ 3,509.00 | \$ 3,510.71 |
| | DEPOSIT TERMINAL T388149 820 S. AIKEN AVE. PITTSBURG PA SEQ # 00000006030-2483 | | | |
| 01-03 | Debit Memo | \$ 300.00 | - | \$ 3,210.71 |
| 01-03 | #ATM Withdrawal | \$ 50.00 | - | \$ 3,160.71 |
| | CASH WITHDRAWAL TERMINAL T388149 820 S. AIKEN AVE. PITTSBURG PA SEQ [REDACTED] | | | |
| 01-04 | #Online Bill Payment | \$ 644.25 | - | \$ 2,516.46 |
| | CBG3WPUT SPECIALIZED LOAN S | | | |
| | 1228142 | | | |
| 01-04 | #Online Bill Payment | \$ 500.00 | - | \$ 2,016.46 |
| | VBI9LPUT SELECT PORTFOLIO S | | | |
| | 1226142 | | | |
| 01-04 | #Online Bill Payment | \$ 250.00 | - | \$ 1,768.46 |
| | 38T8XPUT SELECT PORTFOLIO S | | | |
| | 1226142 | | | |
| 01-05 | Deposit | | \$ 750.00 | \$ 2,516.46 |
| 01-05 | Debit Memo | \$ 300.00 | - | \$ 2,216.46 |
| 01-09 | #Check Card Refund | | \$ 25.00 | \$ 2,241.46 |
| | MERCHANT REFUND TERMINAL 455930 CMPLXHM INCREDIBLY FIT 833 26536 AZ [REDACTED] | | | |
| 01-09 | #Online Bill Payment | \$ 146.14 | - | \$ 2,095.32 |
| | 8BQ9STPA PENN NATIONAL INSU | | | |
| | 1228092 | | | |



FRANK MACHI JR

Account Number: [REDACTED]

Type: Checking & Simple

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DAILY ACTIVITY ON YOUR ACCOUNT NUMBER: [REDACTED]

| | | Subtractions | Additions | Balance |
|-------|---|--------------|-----------|-------------|
| 01-11 | #Check Card Purchase MERCHANT PURCHASE TERMINAL 444500 MARKET DISTRICT 0 040 PITTSBURGH PA | \$ 13.62 - | | \$ 2,081.70 |
| 01-11 | #Check Card Purchase MERCHANT PURCHASE TERMINAL 444500 MARKET DISTRICT 0 040 PITTSBURGH PA | \$ 121.95 - | | \$ 1,959.75 |
| 01-11 | #ATM Withdrawal CASH WITHDRAWAL TERMINAL T368141 4251 OLD WILLIAM PENN HWMURRYSVILLE PA | \$ 100.00 - | | \$ 1,859.75 |
| 01-12 | #Check Card Purchase MERCHANT PURCHASE TERMINAL 416407 SHEETZ 0000 2253 BREEZEWOOD PA | \$ 39.08 - | | \$ 1,820.67 |
| 01-12 | #Online Bill Payment PBG93TD1 AMERICAN MODERN INC 1230041 | \$ 359.00 - | | \$ 1,461.67 |
| 01-16 | #Check Card Purchase MERCHANT PURCHASE TERMINAL 443106 MASSANUTTEN WPK FO OD BMCGAHEYSVILLE PA | \$ 75.00 - | | \$ 1,386.67 |
| 01-16 | #Check Card Purchase MERCHANT PURCHASE TERMINAL 444500 WENDY S 3416 HARRISONB V A SEQ # | \$ 6.37 - | | \$ 1,380.30 |
| 01-16 | #Non S&T ATM W/D CASH WITHDRAWAL TERMINAL PJ1971 236 SHILOH ST PITTSBURG PA SEQ # | \$ 250.00 - | | \$ 1,130.30 |
| 01-16 | #Service Charge NON S&T ATM W/D | \$ 3.00 - | | \$ 1,127.30 |
| 01-16 | #ATM Surcharge SURCHARGE AMOUNT TERMINAL PJ1971 236 SHILOH ST PITTSBURG PA SEQ # | \$ 3.50 - | | \$ 1,123.80 |
| 01-16 | #POS Purchase POS PURCHASE TERMINAL 07023200 GET GO #3107 PITTSBURG PA SEQ # | \$ 40.00 - | | \$ 1,083.80 |
| 01-16 | #POS Purchase POS PURCHASE TERMINAL 40002000 MARKET DISTRICT PITTSBURG PA SEQ # | \$ 28.01 - | | \$ 1,055.79 |
| 01-17 | #Credit Memo VISA DEBIT DISPUTEPROV CREDIT BC 2463 | | \$ 187.95 | \$ 1,243.74 |
| 01-17 | #Check Card Purchase MERCHANT PURCHASE TERMINAL 407105 MERCEDES BENZ OF PITTS 000 00000 PA SEQ # | \$ 121.96 - | | \$ 1,121.78 |
| 01-17 | #Check Card Purchase MERCHANT PURCHASE TERMINAL 444500 USPS PO 4168180024 PITTSBURG PA SEQ # | \$ 10.45 - | | \$ 1,111.33 |
| 01-18 | #Online Bill Payment 88M95TRD STATE FARM INSURANCE 1232003 | \$ 452.46 - | | \$ 658.87 |
| 01-22 | #Check Card Purchase MERCHANT PURCHASE TERMINAL 444500 MARKET DISTRICT 0 040 PITTSBURGH PA SEQ # | \$ 13.18 - | | \$ 645.69 |
| 01-23 | #Check Card Purchase MERCHANT PURCHASE TERMINAL 416407 SUBWAY 0003 1294 OAKMONT PA SEQ # | \$ 19.45 - | | \$ 626.24 |
| 01-23 | #Check Card Purchase MERCHANT PURCHASE TERMINAL 401339 LOT 17 PITTSBURG PA SEQ # 802221004643-7341 | \$ 38.98 - | | \$ 587.26 |



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DAILY ACTIVITY ON YOUR ACCOUNT NUMBER: [REDACTED]

| | | Subtractions | Additions | Balance |
|-------|---|---------------|-------------|-------------|
| 01-23 | #Check Card Purchase | \$ 50.00 - | | \$ 537.26 |
| | MERCHANT PURCHASE TERMINAL 443565 HOWARD HANNA REAL STATE 216 447 4 PA SEQ # [REDACTED] | | | |
| 01-23 | #POS Purchase | \$ 31.19 - | | \$ 506.07 |
| | POS PURCHASE TERMINAL 07023200 GET GO #3107 PITTSBURG PA SEQ # [REDACTED] | | | |
| 01-24 | #POS Purchase | \$ 21.98 - | | \$ 484.09 |
| | POS PURCHASE TERMINAL 24533901 WAL-MART #5339 PITTSBURG PA SEQ # [REDACTED] | | | |
| 01-29 | #ATM Deposit | | \$ 850.00 | \$ 1,334.09 |
| | DEPOSIT TERMINAL T368163 1077 FREEPORT ROAD PITTSBURG PA SEQ # [REDACTED] | | | |
| 01-29 | #Check Card Purchase | \$ 6.28 - | | \$ 1,327.81 |
| | MERCHANT PURCHASE TERMINAL 442733 MCDONALD S F4121 MONROEVILLE PA SEQ # [REDACTED] | | | |
| 01-29 | #Check Card Purchase | \$ 40.16 - | | \$ 1,287.65 |
| | MERCHANT PURCHASE TERMINAL 444500 GET GO 3172 PITTSBURG PA SEQ # [REDACTED] | | | |
| 01-29 | #Check Card Purchase | \$ 6.18 - | | \$ 1,281.47 |
| | MERCHANT PURCHASE TERMINAL 442733 MCDONALD S F7445 PITTSBURG PA SEQ # [REDACTED] | | | |
| 01-30 | #POS Purchase | \$ 21.59 - | | \$ 1,259.88 |
| | POS PURCHASE TERMINAL 07023100 GET GO #3107 PITTSBURG PA SEQ # [REDACTED] | | | |
| 01-31 | #Check Card Purchase | \$ 6.09 - | | \$ 1,253.79 |
| | MERCHANT PURCHASE TERMINAL 469216 RITE AID STORE 10939 PITTSBURG PA SEQ # [REDACTED] | | | |
| 01-31 | #Online Bill Payment | \$ 154.37 - | | \$ 1,099.42 |
| | ABC9KT9H PEOPLES NATURAL GA 1237836 | | | |
| 01-31 | #Online Bill Payment | \$ 104.12 - | | \$ 995.30 |
| | JBS95T9H PITTSBURGH WATER 1237836 | | | |
| 01-31 | #Online Bill Payment | \$ 71.38 - | | \$ 923.92 |
| | JBA9IT9H PITTSBURGH WATER 1237836 | | | |
| 01-31 | #Online Bill Payment | \$ 29.82 - | | \$ 894.10 |
| | ZBT96T9H PITTSBURGH WATER 1237836 | | | |
| 01-31 | Ending Totals | \$ 4,429.56 - | \$ 5,321.95 | \$ 894.10 |

WITHDRAWALS

| Date | Amount | Date | Amount | | |
|-------|---------------------|--------|--------|---------------------|--------|
| 01-03 | Debit memo | 300.00 | 01-16 | Check card purchase | 6.37 |
| 01-03 | ATM withdrawal | 50.00 | 01-16 | Non S&T ATM w/d | 250.00 |
| 01-04 | Online bill payment | 644.25 | 01-16 | Service charge | 3.00 |
| 01-04 | Online bill payment | 500.00 | 01-16 | ATM surcharge | 3.50 |
| 01-04 | Online bill payment | 250.00 | 01-16 | POS purchase | 40.00 |
| 01-05 | Debit memo | 300.00 | 01-16 | POS purchase | 28.01 |
| 01-09 | Online bill payment | 146.14 | 01-17 | Check card purchase | 121.96 |
| 01-11 | Check card purchase | 13.62 | 01-17 | Check card purchase | 10.45 |
| 01-11 | Check card purchase | 121.95 | 01-18 | Online bill payment | 452.46 |
| 01-11 | ATM withdrawal | 100.00 | 01-22 | Check card purchase | 13.18 |
| 01-12 | Check card purchase | 39.08 | 01-23 | Check card purchase | 19.45 |
| 01-12 | Online bill payment | 359.00 | 01-23 | Check card purchase | 38.98 |
| 01-16 | Check card purchase | 75.00 | 01-23 | Check card purchase | 50.00 |



====

FRANK MACHI JR

Account Number: [REDACTED]

Type: Checking & Simple

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WITHDRAWALS

| <i>Date</i> | <i>Amount</i> | <i>Date</i> | <i>Amount</i> |
|---------------------------|---------------|---------------------------|---------------|
| 01-23 POS purchase | 31.19 | 01-31 Check card purchase | 6.09 |
| 01-24 POS purchase | 21.98 | 01-31 Online bill payment | 154.37 |
| 01-29 Check card purchase | 6.28 | 01-31 Online bill payment | 104.12 |
| 01-29 Check card purchase | 40.16 | 01-31 Online bill payment | 71.38 |
| 01-29 Check card purchase | 6.18 | 01-31 Online bill payment | 29.82 |
| 01-30 POS purchase | 21.59 | | |

DEPOSITS

| <i>Date</i> | <i>Amount</i> | <i>Date</i> | <i>Amount</i> |
|-------------------------|---------------|-------------------|---------------|
| 01-03 ATM deposit | 3,509.00 | 01-17 Credit memo | 187.95 |
| 01-05 Deposit | 750.00 | 01-29 ATM deposit | 850.00 |
| 01-09 Check card refund | 25.00 | | |

OVERDRAFT/RETURN ITEM FEES

| | <i>Total for this period</i> | <i>Total year-to-date</i> |
|--------------------------|----------------------------------|-------------------------------|
| Total Overdraft Fees | \$0.00 | \$0.00 |
| Total Returned Item Fees | \$0.00 | \$0.00 |